Case 07-00179 Doc 1 Filed 01/05/07 Entered 01/05/07 11:14:00 Desc Main

Official Form 1 (10/06) West Group, Rochester, NY Page 1 of 32 Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Spadoni, Ann Spadoni, Mark All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE NONE Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec./Compete EIN or other Tax I.D. No. (if more than one, state all): 5186 (if more than one, state all): 4250 Street Address of Debtor Street Address of Joint Debtor (No. & Street, City, and State): (No. & Street, City, and State): 13407 Rexford 13407 Rexford Blue Island IL Blue Island IL ZIPCODE IPCODE **0406** 60406 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address): SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 ☐ Chapter 15 Petition for Recognition Individual (includes Joint Debtors) Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Railroad of a Foreign Nonmain Proceeding Chapter 13 Partnership Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily Clearing Bank entity below in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2 million. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable Check all applicable boxes: to pay fee except in installments. Rule 1006(b). See Official Form 3A. A plan is being filed with this petition Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of 50-100-200 1,000 5,001-10,001-25,001 50,001-OVER Creditors 5.000 10,000 25,000 50,000 100,000 100,000 199 999 X \$10,000 to \$100,001 to \$1 million to Estimated \$0 to Over \$10,000 \$100,000 \$1 million \$100 million \$100 million Assets \boxtimes \$50,000 to \$100,001 to \$1 million to Estimated \$0 to More than \$50,000 \$100,000 \$1 million \$100 million \$100 million Liabilities \times

Case 07-00179 Doc 1 Filed 01/05/07 Entered 01/05/07 11:14:00 Desc Main Document Page 2 of 32

(Official Form 1) (10/05) West Group, Rochester, NY		FORM B1, Page 2		
Voluntary Petition	Name of Debtor(s):			
(This page must be completed and filed in every case)	Mark Spadoni and Ann Spadoni			
Prior Bankruptcy Case Filed Within Last 8 Years		ach additional sheet)		
Location Where Filed:	Case Number:	Date Filed:		
NONE				
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If m	ore than one, attach additional sheet)		
Name of Debtor:	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11) Exhibit A is attached and made a part of this petition	whose de I, the attorney for the petitic that I have informed the pet chapter 7, 11, 12, or 13 of t explained the relief availabl	cords 01/05/01		
Exhibit C	Certification	Concerning Debt Counseling		
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health and safety? Yes, and exhibit C is attached and made a part of this petition. No	by Individual/Joint Debtor(s) I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition. I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing)			
Information Regarding th	e Debtor (Check the Applica	able Boxes)		
	c any applicable box) iness, or principal assets in this District uan in any other District. or partnership pending in this District. rusiness or principle assets in the United e United States but is a defendant in an	t for 180 days immediately d a action		
	Resides as a Tenant of Residential Pr	roperty		
Landlord has a judgment against the debtor for possession of debtor	's residence. (If box checked, complete	e the following.)		
(Name of landlord th	nat obtained judgment)			
(Address of landlord))			
Debtor claims that under applicable nonbankruptcy law, there are concernitted to cure the entire monetary default that gave rise to the judgessession was entered, and	ircumstances under which the debtor w dgment for possession, after the judgm	would be nent for		
Debtor has included in this petition the deposit with the court of any period after the filing of the petition.	rent that would become due during th	ne 30-day		

Case 07-00179 Doc 1 Filed 01/05/07 Entered 01/05/07 11:14:00 Desc Main Document Page 3 of 32

(Official Form 1) (10/05) West Group, Rochester, NY	FORM B1, Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Mark Spadoni and Ann Spadoni
	Signatures
Signature(s) of Debtor(s) (Individual/Joint)	
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code,	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.)
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.	1 request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documentation required by § 1515 of title 11 are attached.
I request relief in accordance with the chapter of title 1. United States Code, specified in This petition.	Pursuant to § 1511 of title 11. United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign proceeding is attached.
X Signature of Debtor X Signature of Joint Debtor	(Signature of Foreign Representative)
Telephone Number (If not represented by attorney)	(Printed name of Foreign Representative)
1/5/07 Date	(Date)
Signature of Attorney X Signature of Attorney Signature of Attorn	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C.§110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C.§110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C.§110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor as required in that section. Official Form 19B is attached.
Tinley Park IL 60477	Printed Name and title, if any, of bankruptcy Petition Preparer
(708) 429-5400 Telephony Number O1 / 05/0 7 Date	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principle, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	Address
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.
X Signature of Authorized Individual Printed Name of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Title of Authorized Individual OI 05 07 Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; Required by 18 U.S.C. § 156.

Rule 2016(b) (8/91) West Group, Rochester, NY

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In re Mark Spadoni	Case No. 06 B
and	Chapter 13
Ann Spadoni	
	/ Debtor
Attorney for Debtor: Thomas M Britt	

STATEMENT PURSUANT TO RULE 2016(B)

11	ne und	lersigned,	pursuant to	Rule	2016(b),	Bankruptcy	Rules,	states	that
----	--------	------------	-------------	------	----------	------------	--------	--------	------

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 - a) For legal services rendered or to be rendered in contemplation of and in 2,200.00 900.00 1,300.00
- 3. \$ 274.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

- 6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and None other
- 7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 01/05/07

Respectfully submitted.

Attorney for Petitioner: Thomas M. Britt

LAW OFFICES OF THOMAS M. BRITT, P.C.

6825 W. 171st Street Tinley Park IL 60477 Official Form 1, Exhibit D(19/06) West Group Rochester, Hilled 01/05/07 Entered 01/05/07 11:14:00 Desc Main Document Page 5 of 32

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

ln	re	Mark	: Spadoni
		and	
		Ann	Spadoni

Case No. 06 B Chapter 13

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate

Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form	1, Exhibit Case	07-001	est Group .79 L	Rochestei OC 1	Filed 01/05/07 Document	Entered 01/05/07 Page 6 of 32	11:14:00	Desc Main
	4. I ar	n not requir	ed to rece	ive a cred	it counseling briefing be	cause of Check the applicable	statementl	
[Must be acco	mpanied	by a motion	for deteri	mination b	y the court.]		otatoom,	
		to be incapa Disability. nable effort,	ble of rea (Defined to particip	lizing and in 11 U.S. ate in a cr	making rational decision C. § 109 (h)(4) as physical	ired by reason of mental illne is with respect to financial res cally impaired to the extent of n person, by telephone, or thi	ponsibilities.); being unable, a	after
of 11 U.S.C.	5. The § 109(h)	United Stat does not ap	es trustee	or bankru district.	iptcy administrator has c	etermined that the credit cour	าseling requiren	nent
l certi	y under	penalty of	perjury tl	nat the inf	ornation provided abo	ve is true and correct.		
Signature of	Debtor: .	/	/ -/)		
Date: 01	105/	<u> 7</u>				1. ** *** ·		

Official Form 1 Exhibit D (10/06) West Group Rochester, NY Case 07-00179 DOC 1 Filed 01/05/07 Entered 01/05/07 11:14:00 Desc Main Document Page 7 of 32

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

an			Case No. Chapter	
——————————————————————————————————————	n Spadoni	Debtor(s)		

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete

Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form	1 Case 017-001999 Group Rocheste	e ^{r,} 吽iled 01/05/07 Document	Entered 01/05/07 11:14:00 Page 8 of 32	Desc Main
☐ Must be acco	mpanied by a motion for determination be not necessary. (Defined in 11 U.so as to be incapable of realizing and Disability. (Defined in 11 U.S.)	by the court.] S.C. § 109 (h)(4) as import making rational decision S.C. § 109 (h)(4) as physicredit counseling briefing	cause offCheck the applicable statement] aired by reason of mental illness or mental dens with respect to financial responsibilities.); cally impaired to the extent of being unable, in person, by telephone, or through the Inter	after
of 11 U.S.C.	5. The United States trustee or bankr § 109(h) does not apply in this district.	ruptcy administrator has o	determined that the credit counseling require	ment
I certi Signature of Date:	fy under penalty of perjury that the in	nformation provided abo	ove is true and correct.	

FORM B6A (10/05) West Group, Rochester, NY	

Document

Filed 01/05/07 Entered 01/05/07 11:14:00 Desc Main

Pa	ge 9 of 32		

	ln	re	Mark	Spadoni	and	Ann	Spadoni
--	----	----	------	---------	-----	-----	---------

____/ Debtor

Case No. 07 B

(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband WifeW Joint CommunityC	Deducting any Secured Claim or	Amount of Secured Claim
Residence	Joint Tenancy	J	\$ 120,000.00	\$ 76,000.00
13407 Rexford				
Blue Island, IL 60406				

No continuation sheets attached

TOTAL \$

120,000.00

In re Mark Spadoni and Ann Spadoni

/ Debtor

Case No. 07 B

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n e		Husband- Wife- Joint- Community-	-W J	in Property Without Deducting any Secured Claim or Exemption
Cash on hand.	X				
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account - MB Financial Location: In bank's possession		J	\$ 800.00
Security deposits with public utilities, telephone companies, landlords, and others.	X				
Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous Household Furnishings Location: In debtors' possession		J	\$ 1,200.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X				
Wearing apparel.		Miscellaneous Wearing Apparel Location: In debtors' possession		J	\$ 600.00
Furs and jewelry.	X				
Firearms and sports, photographic, and other hobby equipment.	X				
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
Annuities. Itemize and name each issuer.	X				
I. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
2. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X				
Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
Interests in partnerships or joint ventures. Itemize.	x				

In re Mark Spadoni and Ann Spadoni

/ Debtor

Case No. 07 B

(if known)

SCHEDULE B-PERSONAL PROPERTY

	(Continuation Sheet)		
Type of Property		eW ntJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
15. Government and corporate bonds and other negotiable and non-negotiable instruments. 16. Accounts Receivable. 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owing debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. 20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. 22. Patents, copyrights, and other intellectual property. Give particulars.			
23. Licenses, franchises, and other general intangibles. Give particulars. 24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. 25. Automobiles, trucks, trailers and other vehicles.	1995 Ford Thunderbird Location: In debtors' possession	J	\$ 1,000.00
 26. Boats, motors, and accessories. 27. Aircraft and accessories. 28. Office equipment, furnishings, and supplies. 29. Machinery, fixtures, equipment and supplies used in business. 30. Inventory. 31. Animals. 			

In re Mark Spadoni and Ann Spadoni

/ Debtor

Case No. 07 B

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n e		Husband- Wife- Joint Community-	W J	in Property Without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				
		-	Total -		\$ 3,600.00

n re	Mark	Spadoni	and	Ann	Spadoni
------	------	---------	-----	-----	---------

/ Debtor

Case No. 07 B

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds \$125,000
(Check one box)	

□ 11 U.S.C. § 522(b) (2):

■ 11 U.S.C. § 522(b) (3):

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Residence	735 ILCS 5/12-901	\$ 30,000.00	\$ 120,000.00
Checking Account	735 ILCS 5/12-1001(b)	\$ 800.00	\$ 800.00
Miscellaneous Household Furnishings	735 ILCS 5/12-1001(b)	\$ 1,200.00	\$ 1,200.00
Miscellaneous Wearing Apparel	735 ILCS 5/12-1001(a)	\$ 600.00	\$ 600.00
1995 Ford Thunderbird	735 ILCS 5/12-1001(c)	\$ 1,000.00	\$ 1,000.00

Case 07-00179 Doc 1 Filed 01/05/07 Entered 01/05/07 11:14:00 Desc Main Document Page 14 of 32

Official Form 6D (10/06) West Group, Rochester, NY

In reMark Spadoni and Ann Spadoni	Case No. 07 B
Debtor(s)	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See U.S.C. § 112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primary consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

The Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	of Va HI W JJ	f Lien, and D	as Incurred, Nature Description and Market Derty Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecure Portion, If <i>I</i>	-
Account No: 06 CH 10771 Creditor # : 1 Champion Mortgage c/o Codilis & Associates 15W030 N Frontage Rd, Ste 100 Burr Ridge IL 60527		J	First Mo	rtgage 20,000.00				\$ 72,000.00	\$	0.00
Account No: 2923807 Creditor # : 2 Citifinancial Mortgage C/O CT Corp System 208 S LaSalle St, Ste 814 Chicago IL 60604		J	Home Equ	ity Loan 20,000.00				\$ 4,000.00	\$	0.00
Account No:			Value:							
No continuation sheets attached	1					is p	age) a l\$	\$ 76,000.00 \$ 76,000.00 (Report also on Summary of	\$	0.00 0.00

Schedules.)

Statistical Summary of Certain Liabilities and Related Data) Document

Page 15 of 32

Filed 01/05/07 Entered 01/05/07 11:14:00 Desc Main

(if known)

In re Mark Spadoni and Ann Spadoni

Debtor(s)

Case No. 07 B

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If a "minor child" is stated, also include the name, address and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to

prior	ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
entit	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer s who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a

^{*}Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 07-00179 Doc 1 Filed 01/05/07 Entered 01/05/07 11:14:00 Desc Main Document Page 16 of 32

Official Form 6F (10/06) West Group, Rochester, NY

In re Mark Spadoni	and Ar	n Spadoni	
--------------------	--------	-----------	--

Debtor(s)

Case No. 07 B

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Cotingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 407610088 Creditor # : 1 Advocate South Suburban 17800 Kedzie Ave Hazel Crest IL 60429		J	Medical Bill				\$ 5,461.00
Account No: C-1815XXX Creditor # : 2 Certegy Asset Acceptance, LLC PO Box 2036 Warren MI 48090-2036		J	Credit Card Purchases				\$ 179.00
Account No: 4396427 Creditor # : 3 Dr Paschal Panio c/o Collection Company of Amer 700 Longwater Dr Norwell MA 02061-1624		J	Medical Bill				\$ 740.00
Account No: 603220140209XXXX Creditor # : 4 GEMB/Walmart PO Box 981400 C77W El Paso TX 79998-1400		J	10/05 Credit Card Purchases				\$ 272.00
2 continuation sheets attached			(Use only on last page of the completed Schedule F. Report also on Sumn		Tota	al\$	\$ 6,652.00

and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Case 07-00179 Doc 1 Filed 01/05/07 Entered 01/05/07 11:14:00 Desc Main Document Page 17 of 32

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re Mark Spadoni and Ann Spadoni

Case No. 07 B

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J, C(Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1005183981 Creditor # : 5 HSBC/Carson's PO Box 15521 Wilmington DE 19805		J	02/04 Credit Card Purchases				\$ 404.00
Account No: 16431658 Creditor # : 6 Illinois/Indiana Emergency c/o NCO-Med Clear PO Box 41448 Philadelphia PA 19101		J	12/04 Medical Bill				\$ 188.00
Account No: 861-1-0003073730 Creditor # : 7 Midwest Diagnostic Pathology 75 Remittance Dr, Suite 3070 Chicago IL 60675-3070		J	Medical Bill				\$ 105.00
Account No: 5179738421 Creditor # : 8 Nicor Gas 1844 W Ferry Road Naperville IL 60563-9662		J	10/05 Utility Bills				\$ 1,085.00
Account No: 458060 Creditor # : 9 Oberweis Dairy c/o CCSC 5340 N Clark St Chicago IL 60640-2120		J	09/2001 Service Dues				\$ 143.00
Account No: 02 M1 176947 Creditor # : 10 Retailers National Bank c/o Blatt, Hasenmiller, Leibsk 125 S Wacker Dr, Suite 400 Chicago IL 60606-4440		J	Judgement				\$ 302.00
Sheet No. 1 of 2 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ched	to S	Schedule of (Use only on last page of the completed Schedule F. Report also on Summar and, if applicable, on the Statistical Summary of Certain Liabilities and	y of S	Γota ched	al \$ ules	\$ 2,227.00

Case 07-00179 Doc 1 Filed 01/05/07 Entered 01/05/07 11:14:00 Desc Main Page 18 of 32 Document

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re Mark Spadoni and Ann Spadoni

Case No. 07 B

Debtor(s)

(if known) SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 552364767310 Creditor # : 11 Richard J Hrad, DO Dependon Collection Services 7627 Lake St, Suite 210 River Forest IL 60305-1878		_	04/06 Dental Bill				\$ 172.00
Account No: 1005183981 Creditor #: 12 Saks Inc 3455 Highway 80W Jackson MS 39209-7202		J	Credit Card Purchases				\$ 404.00
Account No: 4013515A Creditor # : 13 South Suburban Hospital c/o Harris & Harris 600 W Jackson Blvd Chicago IL 60661-5636		J	11/20 Medical Bill Also Account No. 4075206A & 4115195A				\$ 932.00
Account No: 682972 Creditor # : 14 Suburban Emergency Physicians c/o Diversified Credit Service 3701 S Linbergh Blvd, Ste 204 St Louis MO 63127-1337		J	8/2002 Medical Bill Also account No. 579326; 523689 & 456862				\$ 673.00
Account No: 211329770 Creditor # : 15 TNB-Target PO Box 673 Mailstop 6CA Minneapolis MN 55416 Account No:		J	04/02 Credit Card Purchases				\$ 182.00
Sheet No. 2 of 2 continuation sheets attached to the Creditors Holding Unsecured Nonpriority Claims	ached	to S	Schedule of (Use only on last page of the completed Schedule F. Report also on Summary and, if applicable, on the Statistical Summary of Certain Liabilities and	of So	Fota ched	l \$ ules	\$ 2,363.00 \$ 11,242.00

FORM BGG (10/05) WEASE DR-001179	Doc 1	Filed 01/05/07	Entered 01/05/07 11:14:00	Desc Main
Total 200 (10/00) West Group, Resident, 141		Document	Page 19 of 32	

nre Mark Spadoni and Ann Spadoni	/ Debtor	Case No. 07	3
			(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C 112 Fed.R.Bankr.P. 1007(m).

☑ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

FORM BOH (10/05) WCASE 07-001179	Doc 1	Filed 01/05/07	Entered 01/05/07 11:14:00	Desc Main
TOTAL BOTT (10/00) Wood Group, Noonoodol, 141		Document	Page 20 of 32	

nre Mark Spadoni and Ann Spadoni	/ Debtor	Case No. 07 B	
	<u> </u>	(if know	۱)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California Idaho, Louisiana, Nevada, New Mexico, Puerto Rico Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See 11 U.S.C 112; Fed.Bankr.P. 1007(m).

Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re Mark Spadoni and Ann Spadoni	,	Case No. 07 B	
Debtor(s)			(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE								
Status: <i>Married</i>	RELATIONSHIP(S): Daughter Daughter Son		AGE(S): 18 17 13						
EMPLOYMENT:	DEBTOR		SPO	USE					
Occupation	Truck Drive	Housewife							
Name of Employer	Z & S Transportation	N/A							
How Long Employed	3 years	N/A							
Address of Employer	13407 Rexford Blue Island IL 60406	N/A N/A N/A N	I/A						
INCOME: (Estimate of aver	rage or projected monthly income at time case filed)	DEBT	ΓOR	SPOUS	E				
 Monthly gross wages, sa Estimate Monthly Overting 	lary, and commissions (pro rate if not paid monthly) ne	\$ \$	0.00 0.00	\$	0.00 0.00				
3. SUBTOTAL 4. LESS PAYROLL DEDUC a. Payroll Taxes and So b. Insurance c. Union Dues d. Other (Specify):		\$ \$ \$ \$	0.00 0.00 0.00 0.00	\$ \$ \$	0.0 0.0 0.0 0.0				
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS	\$	0.00	\$	0.0				
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	0.00	\$	0.0				
8. Income from Real Prope 9. Interest and dividends 10. Alimony, maintenance of dependents listed above	or support payments payable to the debtor for the debtor's use or that	\$ \$ \$	4,420.00 0.00 0.00 0.00	\$	0.00 0.00 0.00				
11. Social Security or gove Specify:12. Pension or retirement in13. Other monthly income		\$	0.00		0.0				
Specify:		\$	0.00	\$	0.0				
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	4,420.00	·	0.0				
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	4,420.00	\$	0.0				
	MONTHLY INCOME: (Combine column totals nly one debtor repeat total reported on line 15)	\ I	n Summary of S	4,420.00 chedules and, if appli	,				

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Official Form 6J (10/06) West Group, Rochester,	Дос
---	-----

In re Mark Spadoni and Ann Spadoni	Case No. 07 B
Debtor(s)	(if known

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

	T	
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	625,00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		
2. Utilities: a. Electricity and heating fuel	.\$	250.00
b. Water and sewer	\$	40.00
c.Telephone d Other Internet	\$	80.00.
d. Other Internet Other	\$	25.00
Other	\$	0,00.
Other	\$	0.00
3. Home maintenance (repairs and upkeep)	.\$	5.0 . 0.0
4. Food	\$	560.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	30.00
7. Medical and dental expenses	\$	80.00.
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	.\$	0.00.
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	.\$	0.,00
b. Life	\$	0.00
c. Health	\$	
d. Auto	\$	50.00
e. Other	\$	
Other	\$	0.00
Other	\$	
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify) Real Estate Taxes	\$	200.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	.\$	0,00
b. Other:	\$	0.00
c. Other:	\$	0,00.
d. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	.\$	0.,00.
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	.\$	1,560.00
17. Other:	\$	0.00
Other: Other:	\$	0,00 0.00
Other.	Ф	
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	3,800.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	¢	4 420 00
a. Average monthly expenses from Line 16 of Schedule I	\$	4,420.00 3,800.00
b. Average monthly expenses from Line 18 above	\$ \$	620.00
c. Monthly net income (a. minus b.)	φ	020.00

Attorney No. 6200940

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE:)	
MARK SPADONI and ANN SPADONI,)))	Case No. 07 B
Debtors.)))	

DEBTOR'S BUSINESS INCOME AND EXPENSES

INCOME

Routes	4420.00
--------	---------

TOTAL: \$ 4,420.00

EXPENSES

Gas & Tolls	960.00
Insurance	80.00
Food	200.00
Taxes	100.00
Repairs	<u>\$ 220.00</u>

TOTAL: \$ 1,560.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In re M	ark Spac	doni and	i Ann	Spadoni		Case No. Chapter	
					/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS		LIABILITIES	OTHER
A-Real Property	Yes	1	\$	120,000.00		
B-Personal Property	Yes	3	\$	3,600.00		
C-Property Claimed as Exempt	Yes	1				
D-Creditors Holding Secured Claims	Yes	1			\$ 76,000.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1			\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	3			\$ 11,242.00	
G-Executory Contracts and Unexpired Leases	Yes	1				
H-Codebtors	Yes	1				
I-Current Income of Individual Debtor(s)	Yes	1				\$ 4,420.00
J-Current Expenditures of Individual Debtor(s)	Yes	1				\$ 3,800.00
тот	AL	14	\$	123,600.00	\$ 87,242.00	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Mark Spadoni and Ann	Spadoni					Case No. 07 B				
							Chapter	13		
						/ Debtor				

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 4,420.00
Average Expenses (from Schedule J, Line 18)	\$ 3,800.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 2,860.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 11,242.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 11,242.00

Document

Case 07-00179 Doc 1 Filed 01/05/07 Entered 01/05/07 11:14:00 Desc Main Page 26 of 32

FORM B6 (10/05) West Group, Rochester, NY

In re Mark Spadoni and Ann Spadoni

_/ Debtor Case No. 06 B

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting ofsheets, and that they are true and						
correct to the best of my knowledge, information and	belief.					
Date: 01/05/0 7	Signature Signature					
·	Mark Spadoni					
Date: 01/05/07	Signature Ann Spadoni					

Form 7 (10/05) (Case 0.7, 0.0179, NYDoc 1 Filed 01/05/07 Entered 01/05/07 11:14:00 Desc Main Document Page 27 of 32

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re:Mark Spadoni and Ann Spadoni Case No. 07 B

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date:\$50,000.00 Gross Income from Husband's Business.

Last Year:\$44,800.00 Gross Income from Husband's Business.

Year before:\$34,500.00 Gross Income from Husband's Business.

3. Payments to creditors

Complete a. or b., as appropriate, and c.

Form 7 (10/05) Wease 07 RO0179 NyDoc 1 Filed 01/05/07 Entered 01/05/07 11:14:00 Desc Main Page 28 of 32 Document

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL OWING

Normal minimal monthly payments when able.

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NONE

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

AND LOCATION

STATUS OR DISPOSITION

Champion Mortgae v. Mark G. Spadoni, Case No. 06 CH

Foreclosure

Chancery Court, Cook County

Sheriff's sale set

for 1/8/07

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE.

10771

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

X NONE

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.(Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Thomas M. Britt

Address:

6825 W. 171st Street Tinley Park, IL 60477 Date of Payment: August, 2006

Payor: Mark Spadoni

\$900.00

Payee: Credit Advisors, Inc.

Address: 1818 S. 72nd Street,

Omaha, NE 68124-1704

Date of Payment: August, 2006

Payor: Mark Spadoni

\$65.00

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the

NONE

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Nature, location and name of business
☒	
	NONE
	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.
<u></u>	TOTAL CONTRACTOR OF THE PROPERTY OF THE PROPER
XI	NONE
	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
김	NONE
	violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:
	under an Environmental Law: a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in
	"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term
	"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.
	"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.
/ . I	Environmental Information For the purpose of this question, the following definitions apply:
Z	NONE
	Puerto Rico, Texas, Washington, or Wisconsin) within eight years period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.
6. 9	Spouses and Former Spouses If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico,
X	vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse. NONE
). F	Prior address of debtor If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
X	NONE
	Property held for another person List all property owned by another person that the debtor holds or controls.
X	NONE
	filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
	Setoffs List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors
(Document Page 30 of 32 NONE
	m 7 (10/05) VG SEO 07 ROULT 9, NY Doc 1 Filed 01/05/07 Entered 01/05/07 11:14:00 Desc Main

Case 07-00179 Doc 1 Filed 01/05/07 Entered 01/05/07 11:14:00 Desc Main Document Page 31 of 32

Form 7 (10/05) West Group, Rochester, NY

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.

Z & S Transportation, Inc. 13407 Rexford St. Blue Island, IL 60406

2002 to present

	•			
b. Identify	any business listed in response to su	bdivision a., above, that is "single a	asset real estate" as defined in 11 U.S.C. §	101.
⊠ NONE				
NONE				
[If complete	d by an individual or individual and	' spouse]		
	der penalty of perjury that I have re nents thereto and that they are true		e foregoing statement of financial affairs	and
Date	01/05/07	Signature of Debtor	en Spale	.
Date	01/05/07	Signature	Special	

Case 07-00179 Doc 1 Filed 01/05/07 Entered 01/05/07 11:14:00 Desc Main Document Page 32 of 32

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Mark Spadoni	Case No. 06	Case No. 06 B	
and	Chapter 13		
Ann Spadoni	/ Debtor		
Atterney for Debtor: Thomas M Britt			

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: 01/05/01

Debtor

Joint Debtor